



Order Filed on July 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN P. KELLY, ESQUIRE  
Stern & Eisenberg, PC  
1040 N. Kings Highway, Suite 407,  
Cherry Hill, New Jersey 08034  
Telephone: (609) 397-9200  
FACSIMILE: (856) 667-1456  
(COUNSEL FOR MOVANT)

In Re:

Michelle R. Foster  
and Temeko R. Foster  
d/b/a Wow Your Ideas  
Debtors

Caliber Home Loans, Inc.  
Creditor/Movant

v.

Michelle R. Foster  
and Temeko R. Foster  
d/b/a Wow Your Ideas  
(Respondents)

Case Number: 17-27146-MBK

Chapter: 13

Judge: Michael B. Kaplan

ORDER APPROVING STIPULATION/CONDITIONAL ORDER SETTling THE MOTION FOR  
RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**.

**DATED: July 6, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Michelle R. Foster and Temeko R. Foster d/b/a Wow Your Ideas

Case Number: 17-27146-MBK

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from the Automatic Stay

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Upon the Motion of Caliber Home Loans, Inc. (Creditor) through its Counsel Stern & Eisenberg PC, attorneys for secured creditor, under Bankruptcy Code (section 362(d), et al.) for relief from the automatic stay as to certain property, 400 Maple Grove Boulevard, Lumberton, NJ 08048 ("Property"), and the entry of the Order settling the Motion for Relief and for cause shown, it is hereby ORDERED and DECREED as follows:

1. At the date of this Order, Michael R. Foster and Temeko R. Foster ("Debtors") d/b/a Wow Your Ideas acknowledges that Debtors are due for the following post-petition regular monthly payments from September 1, 2017 to June 1, 2018, as follows:
  - a. Monthly payments total (\$2,579.88/mo):.....\$25,798.80
  - b. Attorney Fees:.....\$531.00
  - c. Total arrears as of date of Order:.....\$26,329.80
2. Debtors shall make an initial deposit/down payment in the amount of \$12,000.00, payable to Creditor and remitted within ten (10) days upon entry of this Stipulation;
3. Debtors shall cure the remaining Arrears in the amount of \$14,329.80 beginning July 1, 2018 as follows:
  - a. \$2,388.30 plus the monthly payment of \$2,579.88 totaling \$4,968.18/6months (07/01/2018 through 12/01/2018)
4. Thereafter, Debtors agree to continue making the regular monthly mortgage payment.
5. Payments due in accordance with this Order shall be due on or before the 1st day of each month.
6. All payments due to the Creditor from the Debtors are to be made directly to Caliber Home Loans-Payments c/o Caliber Home Loans, Inc., P.O. Box 650856, Dallas TX 75265-0856 and making sure that Creditor's loan number appears on all payments.
7. In the event that Movant alleges that Debtors have failed to comply with obligations under paragraphs 2 through 5 of this Consent Order/Stipulation, Caliber Home Loans, Inc. and/or Counsel may give Debtors and Debtors' counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the court of such default, and request for Order, with a copy to Debtors and Debtors' counsel, the Court may grant Caliber Home Loans, Inc. immediate relief from the bankruptcy stay, per the form of attached Order which is made part hereof as Exhibit "A." Debtors shall pay \$75.00 for each notice of default issued by Movant as a result of the Debtors' failure to comply with this Consent Order/Stipulation.

(page 3)

Debtors: Michelle R. Foster and Temeko R. Foster d/b/a Wow Your Ideas

Case Number: 17-27146-MBK

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from the Automatic Stay

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8. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder. In the event Debtors fail to comply with the terms of this Order for more than thirty (30) days, Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust may submit a certification of default and proposed Order for Relief from the Automatic Stay to the court and serve a copy of such Certification of Default upon the Debtors and Debtors' counsel.
9. Fourteen (14) days after receipt of a Certification of Default, the court will enter an order granting U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust relief from the automatic stay unless the Debtors have filed an objection to the Certification of Default specifying reasons for the objection; in which case the court will set a hearing on the objection.
10. Upon issuance of the aforesaid Order, the parties hereto further agree that U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejection thereafter.
11. In the event Debtors convert to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within ten (10) days from the date the case is converted. If Debtors fail to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay and may also request entry of the form of Order attached as Exhibit "A."



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LEE MARTIN PERLMAN, ESQUIRE  
COUNSEL FOR DEBTOR

/s/ Steven P. Kelly, Esq.  
STEVEN P. KELLY, ESQUIRE  
STERN & EISENBERG, PC  
COUNSEL FOR CREDITOR

EXHIBIT A

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Case Number: 17-27146-MBK

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Judge: Michael B. Kaplan

ORDER GRANTING RELIEF FROM AUTOMATIC STAY AND IN REM RELIEF FOLLOWING  
CERTIFICATION OF DEFAULT OF CONDITIONAL ORDER /STIPULATION

Upon Motion of Caliber Home Loans, Inc. (Creditor) for relief and a Certification of Default having been filed in accordance with the Order/Stipulation Resolving the Motion, it is hereby ORDERED AND DECREED that Movant, Caliber Home Loans, Inc. (Creditor) (and any assignee/successor-in-interest) is granted relief from the stay of 11 U.S.C. §362, et al. to proceed with its mortgage foreclosure action and Sheriff's Sale (and all other rights under state and federal law) concerning the Property: 400 Maple Grove Boulevard, Lumberton, NJ 08048 ("Property")

Date: \_\_\_\_\_

\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Certificate of Notice Page 5 of 5  
United States Bankruptcy Court  
District of New Jersey

In re:  
Temeko R. Foster  
Michelle R. Foster  
Debtors

Case No. 17-27146-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.  
db/jdb +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor Caliber Home Loans, Inc. kevinbuttery@gmail.com  
Laura M. Egerman on behalf of Creditor Caliber Home Loans, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com  
Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10